

Information to identify the case:			
Debtor 1	Richard A Fersch		
First Name	Middle Name	Last Name	
Debtor 2	Emily K. Anderson		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: 20-18150-VFP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard A Fersch

Emily K. Anderson

8/19/25

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Richard A Fersch
Emily K. Anderson
Debtors

Case No. 20-18150-VFP
Chapter 13

District/off: 0312-2
Date Rcvd: Aug 19, 2025

User: admin
Form ID: 3180W

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Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Richard A Fersch, Emily K. Anderson, 51 Afterglow, Verona, NJ 07044-5122
intp	+ Ameriprise Financial Services, LLC, RiverSource Life Insurance Co, 70100 Ameriprise Financial Center, Minneapolis, MN 55474-0701
cr	+ Kearny Bank c/o Durkin & Durkin LLC, 1120 Bloomfield Avenue, West Caldwell, NJ 07006-7138
518883968	+ Ameriprise Financial I, 901 Third Ave. South, Minneapolis, MN 55402-3367
518883969	+ Atlantic Highway Holdings Inc, 51 Afterglow Ave, Verona, NJ 07044-5122
518905323	+ Kearny Bank, c/o Durkin & Durkin LLC, 1120 Bloomfield Ave, PO Box 1289, Caldwell, NJ 07007-1289
518948661	+ MUTUAL BANK, 570 WASHINGTON STREET, WHITMAN, MA 02382-1348
518883984	+ William Oppenheim, MD, 225 Millburn Ave, Millburn, NJ 07041-1737

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 19 2025 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 19 2025 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Aug 20 2025 00:31:00	AIS Portfolio Services, LP Attn: BMW Financial Ser, 4515 N Santa F Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Aug 20 2025 00:31:00	AIS Portfolio Services, LP Attn: Capital One Auto, 4515 N Santa Fe Ave, Dept APS, Oklahoma City, OK 73118-7901
518903869	Email/PDF: bncnotices@becket-lee.com	Aug 19 2025 20:49:26	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518883971	EDI: BMW.COM	Aug 20 2025 00:31:00	Bmw Financial Services, Po Box 3608, Dublin, OH 43016
518927260	+ EDI: BMW.COM	Aug 20 2025 00:31:00	BMW Financial Services Attn: Customer Accounting, 5550 Britton Parkway, Hilliard, OH 43026-7456
518887863	+ EDI: AISACG.COM	Aug 20 2025 00:31:00	BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518883970	+ EDI: BANKAMER	Aug 20 2025 00:31:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
518883972	EDI: CAPONEAUTO.COM	Aug 20 2025 00:31:00	Capital One Auto Finan, Credit Bureau Dispute, Plano, TX 75025
519005407	+ EDI: AISACG.COM	Aug 20 2025 00:31:00	Capital One Auto Finance, AIS Porfolio Services, 4515 N Santa Fe Ave Dept APS, Oklahoma City,

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			OK 73118-7901
518889867	+ EDI: AISACG.COM	Aug 20 2025 00:31:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518894309	+ EDI: AISACG.COM	Aug 20 2025 00:31:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
518883973	+ EDI: CAPITALONE.COM	Aug 20 2025 00:31:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
518883974	Email/Text: BKCourtNotices@yourmortgageonline.com	Aug 19 2025 20:45:00	Guaranteed Rate/dovenm, 1 Corporate Drive, Lake Zurich, IL 60047
518883975	EDI: IRS.COM	Aug 20 2025 00:31:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518904551	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Aug 19 2025 20:45:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518883976	+ EDI: JPMORGANCHASE	Aug 20 2025 00:31:00	Jpmcb Auto, P.o. Box 901003, Fort Worth, TX 76101-2003
518883977	^ MEBN	Aug 19 2025 20:39:06	Jpmcb Card, Po Box 30281, Salt Lake City, UT 84130-0281
518883978	+ Email/Text: mtgbk@shellpointmtg.com	Aug 19 2025 20:45:00	New Res-shellpoint Mtg, 55 Beattie Place, Greenville, SC 29601-2165
518951837	Email/Text: mtgbk@shellpointmtg.com	Aug 19 2025 20:45:00	New Residential Mortgage, LLC, c/o NewRez LLC d/b/a Shellpoint Mortgage, PO Box 10826, Greenville, SC 29603-0826
518883979	+ Email/Text: ebn@rwjbh.org	Aug 19 2025 20:46:00	St. Barnabas Medical Center, Payment Processing Center, P.O. Box 29960, New York, NY 10087-9960
518883980	+ EDI: SYNC	Aug 20 2025 00:31:00	Syncb/bass, C/o Po Box 965036, Orlando, FL 32896-0001
518897499	EDI: USBANKARS.COM	Aug 20 2025 00:31:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
518883981	Email/Text: bankruptcy@usalliance.org	Aug 19 2025 20:45:00	Usalliance Federal Cr, 411 Theodore Fremd Ave, Rye, NY 10580
518883982	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Aug 19 2025 20:48:59	Wells Fargo Hm Mortgag, Po Box 10335, Des Moines, IA 50306-0335
518883983	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Aug 19 2025 20:49:26	Wfhm, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Karina Pia Lucid	on behalf of Debtor Richard A Fersch 15020@notices.nextchapterbk.com;courtnotices@karinalucidlaw.com
Karina Pia Lucid	on behalf of Joint Debtor Emily K. Anderson 15020@notices.nextchapterbk.com;courtnotices@karinalucidlaw.com
Laura M. Egerman	on behalf of Creditor NewRez LLC D/B/A Shellpoint Mortgage Servicing laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Monika Mazurczyk	on behalf of Joint Debtor Emily K. Anderson monika@karinalucidlaw.com 15020@notices.nextchapterbk.com;admin@karinalucidlaw.com
Monika Mazurczyk	on behalf of Debtor Richard A Fersch monika@karinalucidlaw.com 15020@notices.nextchapterbk.com;admin@karinalucidlaw.com
Murphy Durkin	on behalf of Creditor Kearny Bank c/o Durkin & Durkin LLC maresta@durkinlawfirm.com mdurkin@durkinlawfirm.com
Shauna M Deluca	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing sdeluca@hasbanilight.com hllawpc@gmail.com
Sindi Mncina	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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